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ANNEX A

1 6. That I, Renee L. McCray, believe that I got good Title to real property from the
2 seller, and I declare that I have never assigned, conveyed, or transferred any rights,
3 title, or interest in that real property to anyone else;

4 7. That I, Renee L. McCray, have no knowledge of, nor has Lender ever revealed or
5 disclosed to Affiant any trust relationship or creation of any trust regarding alleged
6 account # _0001032311_ or the Mortgage/Deed of Trust;

7 8. That I, Renee L. McCray, have never agreed to or intended to agree to or consent
8 to any trust relationship or creation of trust between Lender and Affiant;

9 9. That I, Renee L. McCray, never knew of, agreed to, or consented for Lender or
10 any other party to become a trustee, agent, or to have agency over any of Affiant's
11 property, real or chattel;

12 10. That I, Renee L. McCray, transferred to Lender, a Promissory Note for a loan
13 allegedly already made; however, no loan was ever made as no funds were ever
14 deposited into an account that Affiant had access to and discretionary use of.
15 Therefore, by legal definition, no loan ever was made to Affiant;

16 11. That I, Renee L. McCray, declare that by Law, a loan is composed of four (4)
17 elements; if any of those elements are missing, no loan exists and I declare that Lender
18 cannot show that all four elements exist for the alleged loan;

19 12. That I, Renee L. McCray, declare that my Credit is my private property;

20 13. That I, Renee L. McCray, declare that when I issued my Credit it was
21 consideration duly accepted as value and bound a contract;

22 14. That I, Renee L. McCray, declare that my Credit was converted to fungible form
23 for use to back all commercial credit in the State of Maryland and the United States, of
24 which I was never advised, nor did I ever consent to conversion of my private property
25 to public property or public use;

26 15. That I, Renee L. McCray, declare that my real property, held under Grant Deed
27 was paid for through use of my Credit converted to fungible form by Lender;
28

1 16. That I, Renee L. McCray, declare that I hold title to my real property under the
2 Common Law of the State of Maryland;

3 17. That I, Renee L. McCray, declare that the Lender's acceptance of the Promissory
4 Note was fair consideration full payment under exchange contract, October 07, 2005
5 with complete perfected title to Renee L. McCray, with third-party debt or use of
6 either real or chattel property canceled and barred, *nunc pro tunc*, August 10, 1994,
7 Liber 4414 Page 208;

8 18. That I, Renee L. McCray, was induced by Lender into believing Lender's capital
9 was the only funding source of the alleged transaction, when in fact it was my private
10 Credit;

11 19. Lender has never disclosed any documented facts that Lender purchased Renee
12 L. McCray's alleged obligation thereby allegedly obligating Affiant to Lender;

13 20. Lender never produced or offered for signature, a binding bill of sale for
14 ownership of Renee L. McCray's chattel property, i.e., the Promissory Note;

15 21. Lender induced Renee L. McCray into believing Lender's capital was the sole
16 source of funding regarding alleged account # _0001032311__;

17 22. Lender is knowingly and willfully engaging in the collection of funds while
18 inducing Renee L. McCray into believing Affiant is repaying Lender's own capital;

19 23. Lender is using extortionate enforcement of payment without clear and full
20 disclosure of foundation to Renee L. McCray;

21 24. Lender is intentionally concealing and withholding material facts regarding any
22 trust or the creation of any trust in re alleged Mortgage/Deed of Trust connected to
23 alleged account # _0001032311__;

24 25. Lender is intentionally concealing and withholding material facts regarding any
25 trustee or beneficiary, designated, nominated, appointed, or assigned by Renee L.
26 McCray;

27 26. Lender is willfully withholding or concealing full disclosure of all material facts
28 to Renee L. McCray;

1 27. Lender is using undue influence upon Renee L. McCray to retain domination
2 over the Affiant's will to obtain the rights and property of Affiant without Affiant's
3 complete knowledge and intentional consent or agreement;

4 28. Lender's action(s) exceed persuasion under duress by restraining and injuring
5 Renee L. McCray's will, property, and rights without the consent, agreement and
6 knowledge of Affiant.

7
8 FURTHER AFFIANT SAITH NOT.

9
10 I declare under the penalty of bearing false witness before Nature's God and Men as
11 recognized under the laws in and for The State of Maryland, the Laws of the United States
12 of America and the Law of Nations, acting with sincere intent in Sovereign capacity,
13 unlimited liability, and full standing in law, do herewith certify and state that the foregoing
14 contents are true, correct, complete, certain, admissible as evidence, and not intended to
15 mislead anyone, and that Renee L. McCray executes this draft in accordance with Renee L.
16 McCray's best knowledge and understanding without dishonor, without recourse; with All
17 rights reserved, sans prejudice.

18 As done this 23rd day of January in the year 2015, under penalty of perjury under
19 the laws of the United States of America.

20
21
22 Renee L. McCray
23 a member of the body politic The State of Maryland

24
25 L.S. Renee L. McCray
26
27
28

1 *Notice: Use of Notary is for identification purposes only and shall not be construed against*
2 *Declarant as adhesion, indicia, or submission to any foreign, domestic, or municipal*
3 *jurisdiction or public venue.*

4 STATE OF MARYLAND)

5 CITY OF BALTIMORE)

JURAT

7 Before me the undersigned, a Notary acting within and for the City of Baltimore

8 and State of Maryland on this 23 day of January, 2015, personally appeared
9 and known to me to be the identical Woman, Renee L. McCray, who being duly sworn,
10 declared the above to be true, correct, and not meant to mis-lead, to the best of her firsthand
11 knowledge, understanding, and belief, executed by her free will and voluntary act and deed
the foregoing document.

12 Given under my hand and seal this 23rd day of January, 2015.

13 Denise C. Parlino
14 Notary signature

Seal

15 DENISE E. PARLINO
16 Printed Notary name

17 My commission expires 03/07/2018